

THE EFFECT OF ISLAMIC MARKETING AND CORPORATE IMAGE ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY (Study on Customers of PT Bank Muamalat Indonesia Malang Branch Office)

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Islamic marketing dan citra perusahaan terhadap kepuasan dan loyalitas nasabah pada Bank Muamalat Indonesia Cabang Malang. Penelitian ini merupakan penelitian explanatory dengan pendekatan kuantitatif. Populasi penelitian ini adalah nasabah Bank Muamalat Indonesia Cabang Malang yang menggunakan produk tabungan. Kuesioner didistribusikan kepada 138 responden dengan menggunakan teknik purposive sampling. Penelitian ini menggunakan teknik analisis jalur (Path analysis) dan analisis deskriptif. Berdasarkan perhitungan analisis jalur menunjukkan bahwa Islamic marketing berpengaruh signifikan terhadap kepuasan nasabah dan loyalitas nasabah; citra perusahaan berpengaruh signifikan terhadap kepuasan nasabah dan loyalitas nasabah; dan kepuasan nasabah berpengaruh signifikan terhadap loyalitas nasabah. Oleh karena itu, Bank Muamalat sebaiknya mempertahankan dan meningkatkan variabel Islamic marketing dengan cara menjalankan perbankan syariah yang professional. Selain itu, Bank Muamalat sebaiknya juga mempertahankan dan meningkatkan citra perusahaan melalui peningkatan kinerja media informasi yang dimiliki, tanggung jawab social dan tanggung jawab terhadap lingkungan. Sehingga, kepuasan nasabah dan loyalitas nasabah pada Bank Muamalat meningkat.

Kata Kunci: *Islamic Marketing, Citra Perusahaan, Kepuasan Nasabah, Loyalitas Nasabah*

ABSTRACT

The aim of this research was to examine the effect of Islamic marketing and corporate image on customer satisfaction and customer loyalty. This research used explanatory research and quantitative approach. Population in this research was customers of saving product in Bank Muamalat Indonesia Malang Branch Office. Questionnaires were distributed to 138 respondents by purposive sampling technique. Data analysis technique involved path analysis and descriptive analysis. Based on calculation of path analysis showed that Islamic marketing had significant effect on customer satisfaction and customer loyalty; corporate image had significant effect on customer satisfaction and customer loyalty; and customer satisfaction had significant effect on customer loyalty. Therefore, Bank Muamalat should maintain and improve the Islamic marketing through practicing professional Islamic banking. Moreover, Bank Muamalat also should maintain and improve the corporate image through increasing the performance of information media, responsible to customer and social environment. Thus, customer satisfaction and customer loyalty of Bank Muamalat will increase.

Keywords: *Islamic Marketing, Corporate Image, Customer Satisfaction, Customer Loyalty*

INTRODUCTION

Islam is the world's second largest religion after Christianity. According to statistical data, it shows that Muslims totaled 1.5 billion by 23% of the world population (Pew Research Center, 2012) and the distribution of Muslims covers 231 countries around the world (Pew Research Center, 2009). The Muslim population has significant number and majority of Muslim countries are emerging countries that experiencing economic growth. Therefore, Muslims can be served as a potential target market.

Indonesia is one of the Muslim majority countries. According to Central Bureau of Statistics (Badan Pusat Statistik) in 2010 showed that total number of 207,176,162 inhabitants or 87.18% of Indonesian population is Muslim. In context of marketing, the large of Muslim consumers have strategic position and potential to be developed. Therefore, Muslim population is an opportunity for world of business.

Muslim consumers have unique character because they are tied by the rules of religion. Religion to Muslim consumers is adopted belief that provides a set of instructions, way of life and contains practices in everyday of life which *Syumul* (perfect). These principles of live should be taken into account by marketers who are interested to Muslim consumer market. Thus marketers need different marketing strategy which in accordance to Islamic principles. One of strategy can be use is Islamic marketing.

Bank Muamalat Indonesia is Islamic banks which implements the concept of Islamic marketing. Bank Muamalat has high growth of financial performance. Based on the annual report of Bank Muamalat in 2013 showed Compound Annual Growth Rate (CAGR) of assets from 2009 to 2013 was 35.92%. The financing growth rate of Bank Muamalat also categorized as high growth. CAGR of financing (gross) last five years showed 32.82% and the number is increasing every year. In half decade the growth of income before tax more than 70%. CAGR of income before tax from 2009 to 2013 was 78.24%. (Bank Muamalat, 2013)

Based on the financial performance can be concluded that Bank Muamalat show its strength as one of the leading national bank in Indonesia. However, the development of financial performance

is not followed by the growth of the market share. The total market share of Islamic banks in Indonesia is only 4.9% when compared with conventional banks at 95.1%. The market share of Islamic banks is categorized small. Bank Muamalat has 29.92% from the total market share of Islamic banks (Bank Muamalat, 2014).

A strategy is needed to increase the market share of Bank Muamalat by measuring the ability of banks to provide products and services to customers. The indicators that can be used as to measure the ability of bank services are customer satisfaction and customer loyalty. Customer satisfaction is the degree of the extent to which a consumer perceives an individual, company or organization has been effective in providing products or services that meet consumer needs. (Cengiz, 2010). Meanwhile customer loyalty is associated with repeat purchase behavior and in the context of brand loyalty reflects the psychological commitment to a particular brand (Tjiptono, 2008).

In 2014, Care Center for Customer Satisfaction and Loyalty (Care CCSL) held Excellent Service Experience Award (ESEA). It is an excellent service research to business companies in Indonesia included banking industry. The measurement of excellence serving use Excellence Service Experience Index (ESEIndex). In 2014, ESEIndex research shows Bank Muamalat is in fourth (Marketing.co.id). The fourth position of Bank Muamalat is categorized low than other bank that relatively new. According to measurement of corporate image index Bank Muamalat is second position after Bank Syariah Mandiri. Bank Muamalat has excellent category in its corporate image index in 2013 and 2014, but the numbers decreased (imacaaward.com, 2014)

Based on the explanation of the background can be known that the Bank Muamalat is an Islamic bank with high growth financial performance but did not follow the growth of market share compared with conventional banks. According to excellence service research that affects customer satisfaction and customer loyalty the result of Bank Muamalat is only fourth position. In addition the Corporate Image Index of Bank Muamalat is decreased. It would require a different strategy, in facing the Muslim

customers. The alternative strategy are implement Islamic marketing and increasing corporate image to improve customer satisfaction and loyalty that expected the market share of Bank Muamalat will increase. Thus, this research will test factors that effect customer satisfaction and customer loyalty, such as Islamic marketing and corporate image.

LITERATURE REVIEW

Islamic Marketing

According to Kertajaya and Sula (2006) Islamic marketing is a strategic business discipline that leads to the creation process, offering, and change the value from the initiator to stakeholders in the overall process in accordance with the contract and the principles of *Muamalah*. Based on Hussnain (2011) Islamic marketing is the process of identification and implementation of value maximization strategies for the welfare of the stakeholders in particular and the society in general governed by the guidelines given in Quran and *Sunnah*. In addition Alom and Haque (2011) define Islamic marketing is the process and strategy (*Hikmah*) of fulfilling need through Halal (*Tayyibat*) products and services with the mutual consent and welfare (*Falah*) of both parties buyers and sellers for the purpose of achieving material and spiritual wellbeing in the world here and the hereafter.

There are four characteristic that can be used as guidance for marketer to market their goods and services. The characteristic as follows:

1. *Rabbaniyah* (Theistic)

Rabbaniyyah is the characteristic not owned by conventional marketing. In principle of *Rabaniyyah* marketer emphasizes the principles of *diniyyah* or religiosity. This value derived from the religious consciousness that is deemed essential for coloring marketing activities that do not harm others.

2. *Akhlaqiyah* (Ethic)

An Islamfic Marketer in carrying out marketing activities should emphasize *Akhlaq* values (moral and ethical). Many business activities conducted by the company no longer make the moral values as a guide. This led to all ways in the business are considered to be conducted. *Akhaqiyah* is derived from the concept of *Rabaniyyah*. This concept applies to all human beings regardless of their religion.

3. *Al-Waqiyyah* (Realistic)

Islamic marketing is not exclusive marketing, bigoted against certain groups, anti-renewal or

modernity and inflexibility over changes in the environment. Islamic marketing is marketing concept that flexible, as the breadth and flexibility of the underlying *Shariah Islamiyah*. Thus, Islamic marketing should realistic to implement.

4. *Al-Insaaniyyah* (Humanistic)

The specialty of Islamic marketing is humanistic nature. *Al-Insyaaniyyah* is sharia which created for people to increase the human degree; traits preserved and maintained the humanity. Islamic Marketer with *Al-Insaaniyyah* value will be controlled and *tawazun* (Balanced).

Corporate Image

Effective marketing communication depend on how company able to define the Corporate Image. According to Kenneth et al. (2007) corporate image is summarizes what the company wants to achieve and how it can be in a position with a well-established. According to Bravo arguments quoted in Shekari and Ghatari (2013) defining corporate image is the overall impression left in the customers' mind as a result of accumulative feelings, ideas, attitudes and experiences with the organization, stored in memory, transformed into a positive/negative meaning, retrieved to reconstruct image and recalled when the name of the organization is heard or brought to ones' mind.

According to Frontier Consulting Group (Imacaward.com, 2014) dimension of corporate image consist of four point, they are:

1. Quality

Quality is related to product or services quality offered by the company, the company innovativeness and trust to company.

2. Performance

Performance is associated to the company's performance and ability to grow its business.

3. Attractiveness

Attractiveness is defined as how much people interested to the company

4. Responsibilities

Responsibilities is associated with environment care and social responsibility

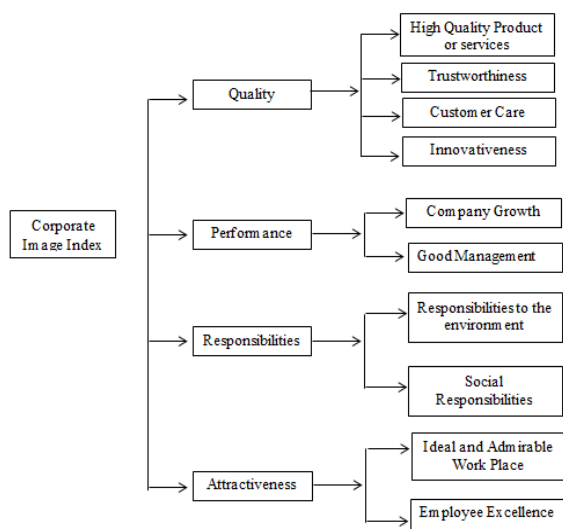


Figure 1: Corporate Image Index

Source : Imacaward.com (2014)

Customer Satisfaction

Satisfaction is an important concept of marketing. According to Kotler and Keller (2009) satisfaction is the feeling of pleasure or disappointment resulting from comparing the performance of a product with the desired expectations. If the performance of a product fails to meet the customer's expectations will be disappointed, if the performance of the product exceeds expectations then there will be feel satisfaction.

Based on research conducted by Richard (2007) states that there are three factors that affect customer satisfaction in the banking sector, such as:

1. Customer relations and service
2. Staff competency and responsive
3. Convenient banking.

Customer Loyalty

According to Kotler and Keller (2009) customer loyalty is a strong commitment to buy again or subscribe again on the particular product or service in the future even though the situation and marketing efforts led to the transition behavior. Loyalty is customer behavior in determining the choices to continue to use the product or service from a company. The behavior of the choice also made a commitment and make repeat purchases of the company. According to Griffin (2005:31) loyalty can be defined through the purchasing behavior. Purchasing behavior that characterizes consumer loyalty is as follows:

1. Purchases repeatedly and regularly.
2. Inter-line purchase of products and services
3. Reference to products or services to others
4. Showed resistance to the pull of competitors.

According to Hasan (2010) Customer loyalty can be seen from:

1. Behavioral response
2. Expressed over time
3. By some decision making unit
4. With respect one or more alternative brands out set of such brand and its.
5. A function of psychological process.

Hypothesis

According to Malhotra and Peterson (2006) explains that the hypothesis is unproven statement or proposition about a factor or phenomenon of interest to a researcher. Based on empirical and theoretical overview the hypothetical model in this research as follows:

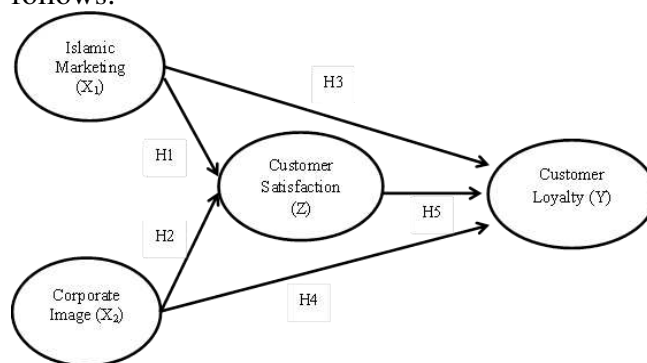


Figure 2: Hypothesis Model

Explanation

- H1 : There is effect of Islamic marketing on customer satisfaction
- H2 : There is effect of corporate image on customer satisfaction
- H3 : There is effect of Islamic marketing on customer loyalty
- H4 : There is effect of corporate image on customer loyalty
- H5 : There is effect of customer satisfaction on customer loyalty

RESEARCH METHOD

Based on the research objectives, this research was explanatory research and used quantitative approach. The measurement in this research used Likert scale. Location of research was Bank Muamalat Malang Branch Office. The research population is the total number of customers of Bank Muamalat Malang Branch who used saving product.

To determine the sample size of customers used Machin and Campbell formula because number of population is unknown. Questionnaires were distributed to 138 respondents by purposive sampling. Purposive sampling is nonprobability sampling that using specific criteria. Samples criteria in this research are:

1. Customers of Bank Muamalat that conduct transactions more than or equal twice.
2. Customers of Bank Muamalat have become a customer at least one year.

RESULT AND DISCUSSION

Descriptive Analysis

Bank Muamalat customers come from different of educational backgrounds and majority of customers had high education level. This research was dominated by respondents with 33 up to 37 years old with the number of 27 people. Muamalat Saving iB was the most widely used products by the customers. Bank Muamalat customers used product with different length of time and dominated with more than 2 up to 4 years. For number of transaction more than 2 up to 5 times within a month has highest frequency which conducted by respondents. The characteristics of respondents by factors affecting to be customer showed religious commitment was dominant factor that affecting to be customer of Bank Muamalat.

Path Analysis

The result of path analysis that has calculated by the researcher among variables can be seen in Table 1.

Table 1: Result of Path Analysis

Exogenous Variable	Endogenous Variable	Beta	t _{test}	P-Value	Explanation
Islamic Marketing	Customer Satisfaction	0.414	4.212	0.000	Significant
Corporate Image	Customer Satisfaction	0.346	3.520	0.001	Significant
Islamic Marketing	Customer Loyalty	0.317	3.198	0.002	Significant
Corporate Image	Customer Loyalty	0.337	3.470	0.001	Significant
Customer Satisfaction	Customer Loyalty	0.174	2.137	0.034	Significant

Follows the equation of path analysis diagram result in this research:

Sub Structure I: $Z = 0.414 X_1 + 0.346 X_2$

Sub Structure II: $Y = 0.317 X_1 + 0.337 X_2 + 0.174 Z$



Figure 3: Result of Path Analysis

Indirect Effect

1. Indirect effect of Islamic marketing on customer loyalty through customer satisfaction

$$\begin{aligned} \text{Indirect Effect (IE)} &= PX_1Z \times PZY \\ &= 0.414 \times 0.174 \\ &= 0.072 \end{aligned}$$

From the result shows the indirect effect with the number of 0.072. This number means indirect effect of Islamic marketing on customer loyalty through customer satisfaction was 0.072.

2. Indirect effect of corporate image on customer loyalty through customer satisfaction

$$\begin{aligned} \text{Indirect Effect (IE)} &= PX_2Z \times PZY \\ &= 0.346 \times 0.174 \\ &= 0.060 \end{aligned}$$

From the result shows indirect effect with the number of 0.060. This number means indirect effect of corporate image on customer loyalty through customer satisfaction was 0.060.

Total effect

The total effect is overall effect of the entire path. In determining the total effect could be explained by the following equation:

1. Total effect Islamic marketing on customer loyalty through customer satisfaction

$$\begin{aligned} \text{Total Effect (TE)} &= PX_1Y + (PXZ \times PZY) \\ &= 0.317 + 0.072 \\ &= 0.389 \end{aligned}$$

Total effect of Islamic marketing on customer loyalty through customer satisfaction accounted 0.389. This indicates the presence of customer satisfaction as intervening variable strengthen Islamic marketing effect on customer loyalty

2. Total effect corporate image on customer loyalty through customer satisfaction.

$$\begin{aligned}\text{Total Effect (TE)} &= PX_2Y + (PXZ \times PZY) \\ &= 0.337 + 0.060 \\ &= 0.397\end{aligned}$$

Total effect of Islamic Marketing on customer loyalty through customer satisfaction is 0.397. This indicates the presence of customer satisfaction as intervening variable strengthen corporate image effect on customer loyalty.

Provision Models

Provisions model of this research data was measured from relationship of coefficient of determination (R^2) in both equations. The result of the model as follows:

$$\begin{aligned}R^2 \text{ model} &= 1 - (1 - R^2_1)(1 - R^2_2) \\ &= 1 - (1 - 0.517)(1 - 0.569) \\ &= 1 - (0.483)(0.431) \\ &= 1 - 0.2082 \\ &= 0.7918 \text{ or } 79.18\%\end{aligned}$$

The calculations result of the provision model accounted 79.18%, it means contribution of the structural model to describe the relationship among the three variables studied amounted to 79.18%. The rest of number was 20.82%, it was explained by other variables that were not included in this research model.

Result of Hypothesis Testing

1. The Effect of Islamic Marketing on Customer Satisfaction.

Variable of Islamic marketing has significant effect on customer satisfaction. The effects indicate by the value of the path coefficient (β) accounted 0.414 with p-value with the number of 0.000 ($p < 0.05$). The significant effect means, when the Islamic marketing level of Bank Muamalat increase the customer satisfaction will be increase. In this research Bank Muamalat customers satisfied because Islamic marketing promote the Islamic values, for example *rabbaniyah* (all behavior based on religious value), *akhalqiyah* (based on moral values), *al waqiyah* (realistic) and *insaniyyah* (human respect).

The result of this research is in line with spiritual marketing process. According to Hasan (2008) spiritual marketing process is process that explains about the way spiritual marketing able to deliver satisfaction to customer and loyalty from the customer to company. Marketing based on spiritual values in the context of Islamic marketing is able to win mind share, market share, and, heart share of customers. Mind share, market share, and the heart

share that shapes marketing soul finally deliver satisfaction to customers.

The result of this research support Habib research (2014) which explained Islamic marketing has significant effect on customer satisfaction. According to Habib companies should provide the best service for its customers and improve sharia marketing services to the maximum. The result of this research also confirmed by Agustina (2011) that explain Islamic marketing has significant effect on customer satisfaction. According to Shahi et al. (2014) Islamic ethics which is part of the Islamic marketing also has effect on customer satisfaction, thus business organizations within the sharia should implement ethics in accordance with Islamic principles. Islamic banks need take into account the customer satisfaction index and the affected factors

2. The Effect of Corporate Image on Customer Satisfaction.

Calculation result of path analysis showed that corporate image consisting of indicator quality, performance, attractiveness and responsibilities have significant effect on customer satisfaction. The Significant effect is indicated by the value of the path coefficient (β) accounted 0.346 and p-value with the number of 0.001 ($p < 0.05$). The significant effect means, if the level of corporate image of Bank Muamalat increase the customer satisfaction will be increase.

According to Kim and Lee (2010) corporate image is defined as the perception of an organization that customers hold in their memories. Person perception stored in memory that can influence the expectation. Definition of customer satisfaction is the comparison of customer expectations to a product with the fact that obtained after using the product. This finding is consistent with the theory presented by Hasan (2010) that states corporate image has significant effect on customer satisfaction. That is because the image of the company considered as accumulated experience of the company, thus corporate image able to effect on customer satisfaction. The result of this research support the study that has been conducted by Ishaq et al. (2013) which explains corporate image was directly linked with customer satisfaction. This research also support research conducted by Kuo and Tang (2011)

which explain corporate image directly affect to customer satisfaction.

3. The Effect of Islamic Marketing on Customer Loyalty

Result of calculation of path analysis showed that the Islamic marketing consisting of indicator *rabbaniyah*, *akhalqiyah al waqiyah* and *al insaniyyah* has significant effect on customer loyalty significant effect is indicated by the value of the path coefficient (β) accounted 0.317 and p-value with the number of 0.002 ($p < 0.05$). The significant effect means, if the level Islamic marketing of Bank Muamalat increase the customer loyalty will be increase.

The results of this research are consistent with research conducted by Rizqia (2013) which explain spiritual marketing or Islamic marketing simultaneously has a significant influence on customer loyalty. In addition the result of this research in line with research conducted by Shahi et al. (2011) which states Islamic business ethic which part of Islamic marketing has significant effect on customer loyalty. According to Hasan (2010) customer loyalty is the key to success not only in the short term but also long-term.

Loyalty has a strategic value for the company, thus bank to increase the loyalty of its customers need to improve the Islamic marketing. Bank Muamalat needs to increase the Islamic values that exist in Islamic marketing that are *rabbaniyah*, *akhalqiyah*, *al waqiyah* and *insaniyyah*. When the customer of Bank Muamalat loyal is expected have characteristics consistent with theory presented by Griffin (2005). They are perform transactions repeatedly, using another product of bank Muamalat, and reference products of Bank Muamalat to others, and showed resistance to the pull of competitors. Based on the result it can be concluded that the Islamic marketing is a strategy that can be used by the bank to increase the loyalty of its customers.

4. The Effect of Corporate Image on Customer Loyalty

Result of calculation of path analysis showed that corporate image consisting of indicators quality, performance, attractiveness and responsibilities has significant effects on customer loyalty. Significant indicated by the value of the path coefficient (β) with the number 0.337 and p-value with the number 0.001 ($p < 0.05$). The significant effect means if the level

corporate image of Bank Muamalat increase the customer loyalty will be increase.

This research is in line with the theory described by Hasan (2010) corporate image has strong effect on customer loyalty. In addition the result of this research support the research that has been conducted by Ishaq et al. (2014) which states that corporate image has a significant impact on customer loyalty. Research conducted by Khan (2014) also support the result of this research which states that the corporate image has significant effect on customer loyalty.

Loyalty of customers of Bank Muamalat arise as result of the indicators which owned by the corporate image, such as good quality of Bank Muamalat include products and services; good performance include achievement, good corporate governance and growth of the company and Attractiveness includes professionalism of employees, place ideal for saving and interesting of media information; and responsibilities include responsibility for the product, responsibility of the complaint and social environmental responsibility. Characteristics of the corporate image get into minds of customers through marketing communications, and that image is an accumulation of experience to the company because of corporate image will determine customer loyalty (Hasan, 2010). Based on the research result, it can be concluded that corporate image is a strategy that can be used by the bank to increase the loyalty of Bank Muamalat customers.

5. The Effect of Customer Satisfaction on Customer Loyalty.

Calculation result of path analysis showed that Customer satisfaction has significant effect on customer loyalty. Significant effects indicated by the value of the path coefficient (β) accounted 0.174 and p-value with the number of 0.034 ($p < 0.05$). The significant effect means, if the level customer satisfaction of Bank Muamalat increase the customer loyalty will be increase.

The finding of this research in accordance with theory explain by Tjiptono et al. (2008), that states the customer satisfaction has positive effect on loyalty and in the future potential revenues primarily through repeat sales and cross selling and it is also able to reduce the cost of transaction. In addition, this research also in accordance with the conceptual model of customer loyalty which explains customer satisfaction effects on customer loyalty (Hasan,

2010). If the products or services that was expected by the customer in accordance with the performance, customers will satisfied. Satisfaction will influence customer to repeat buying, and repeat buying part of customer loyalty.

Result of this research support the research conducted by Ishaq et al. (2014) which states customer satisfaction directly effects on customer loyalty. Another study conducted by Khan (2014) explains that customer satisfaction effect on customer loyalty. Based on the result it can be concluded that customer satisfaction is a strategy that can be used by the bank to increase the customer loyalty.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on research that has been conducted by the researcher can be concluded as follows:

1. Islamic marketing has significant effect on customer satisfaction. It means Islamic marketing that was conducted by Bank Muamalat able to influence satisfaction of the customer.
2. Corporate image has significant effect on customer satisfaction. Its means corporate image had by Bank Muamalat able to influence satisfaction of the customer.
3. Islamic marketing has significant effect on customer loyalty. It means Islamic marketing that was conducted by Bank Muamalat able to influence loyalty of the customer.
4. Corporate Image has significant effect on customer loyalty. It means corporate image of Bank Muamalat able to influence loyalty of the customer.
5. Customer satisfaction has significant effect on customer loyalty. It means when customer of Bank Muamalat satisfy with the products or services were offered, it is able impact to the loyalty of customer.

Recommendation

Based on the conclusions, issues should be taken into account by Bank Muamalat and future research, as follows:

1. Management of Bank Muamalat Malang Branch Office should be able to maintain and improve the indicators of Islamic marketing, because Islamic marketing has significant

effect on customer satisfaction and customer loyalty. Strategies that can be used by the Bank Muamalat to increase the Islamic marketing as follows; first, ensures all the products that exist in Bank Muamalat conform to the rules of Islam, include all the business process from capital obtained and other activities. Second, increasing the quality of training to the employee of Bank Muamalat regarding the rules in the Islamic business and products offered, thus the employees have better knowledge.

2. Management of Bank Muamalat Malang branch office should be able to maintain and improve the indicators of corporate image, because the corporate image variables have significant effect on customer satisfaction and customer loyalty. Strategies that can be done by the Bank Muamalat to improve the corporate image as follows; first, increasing the performance of the information media owned by Bank Muamalat, such as websites, social media, and Bank Muamalat magazine. Thus, Bank Muamalat able to communicate its performance. In addition, Bank Muamalat able to give information clearly about products or services to the customers. Second, create social program which creative by fund of Corporate Social Responsibility of Bank Muamalat, thus Bank Muamalat known of the public. Third, increasing the responsibilities of customer complaints through performance of teller and call center "SalamMuamalat". By doing so, it is expected to improve corporate image of Bank Muamalat to the customer.
3. For the future research is expected to examine the other of the variables beyond in this research that have been investigated, to obtain complete picture of Islamic marketing and corporate image.

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